



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name [ARVEST BANK GROUP, INC.](#)

City/State [BENTONVILLE, AR](#)

Bank Holding Company Information

Federal Reserve District: [8](#)

Consolidated Assets (\$000): [26,251,181](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
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6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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[BENTONVILLE, AR 72712](#)

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Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	25,531,314	21,257,892	22,620,938	19,245,323	18,182,636
Net income (\$000)	220,553	-31,987	106,872	160,605	184,945
Number of BHCs in peer group	131	127	128	125	118

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.54	2.65	36	3.03	2.84	61	2.87	2.77	50	3.42	3.01	66	3.43	3.08	65
+ Non-interest income	2.82	1.11	91	1.90	1.14	86	2.59	1.21	89	2.78	1.32	88	2.78	1.31	89
- Overhead expense	3.69	2.24	93	4.71	2.63	92	4.21	2.57	90	4.76	2.69	96	4.63	2.71	97
- Provision for credit losses	-0.30	-0.15	24	0.65	0.85	42	0.61	0.51	66	0.31	0.15	85	0.20	0.14	74
+ Securities gains (losses)	0	0.01	48	0	0.03	46	0	0.02	41	0	0.01	17	-0.01	0	16
+ Other tax equivalent adjustments	0	0	12	0	0	84	0	0	8	0	0	83	0	0	45
= Pretax net operating income (tax equivalent)	2.32	1.79	82	-0.43	0.64	12	0.65	1.04	18	1.12	1.56	15	1.38	1.57	32
Net operating income	1.73	1.36	80	-0.30	0.48	12	0.47	0.81	18	0.83	1.19	15	1.02	1.24	22
Net income	1.73	1.35	80	-0.30	0.50	12	0.47	0.82	18	0.83	1.19	15	1.02	1.24	22
Net income (Subchapter S adjusted)		2.16			0.93			1.18			1.17				1.42
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.90	3.14	32	3.69	3.78	42	3.40	3.55	35	4.44	4.41	55	4.18	4.24	48
Interest expense	0.14	0.27	21	0.35	0.66	15	0.26	0.52	15	0.66	1.08	19	0.41	0.86	13
Net interest income (tax equivalent)	2.76	2.85	40	3.34	3.10	61	3.14	3.01	50	3.78	3.33	69	3.77	3.38	70
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.17	0.13	63	0.25	0.28	58	0.27	0.27	63	0.31	0.21	74	0.22	0.22	66
Earnings coverage of net loan and lease losses (X)	20.36	4.52	62	1.33	21.56	13	7.05	22.91	32	6.73	24.40	26	10.49	21.75	39
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.42	1.39	57	1.41	1.51	48	1.75	1.58	68	1.16	0.83	83	1.05	0.90	73
Allowance for loan and lease losses / Total loans and leases	1.39	1.37	56	1.37	1.48	46	1.72	1.55	69	1.15	0.81	83	1.05	0.89	73
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.88	0.63	74	0.83	0.66	69	1.01	0.71	79	0.90	0.57	82	0.95	0.61	84
30–89 days past due loans and leases / Total loans and leases	0.34	0.27	72	0.66	0.36	82	0.53	0.39	73	0.74	0.43	83	0.83	0.44	86
Liquidity and Funding															
Net noncore funding dependence	-10.19	-1.82	28	-13.89	6.94	5	-7.37	3.20	20	-2.93	14.45	7	-12.85	16.62	3
Net short-term noncore funding dependence	-11.93	-8.21	31	-15.63	-2.29	13	-9.18	-4.76	27	-4.89	3.38	18	-15.34	4.66	10
Net loans and leases / Total assets	53.82	59.81	27	62.89	63.21	39	58.72	61.58	35	67.41	63.77	49	66.50	63.98	46
Capitalization															
Tier 1 leverage ratio	7.73	9.11	15	7.29	9.03	7	7.44	9.13	6	7.81	9.76	7	8.12	9.71	10
Holding company equity capital / Total assets	9.43	10.88	28	9.34	11.06	27	9.48	11.16	26	11.07	12.43	35	11.29	12.22	42
Total equity capital (including minority interest) / Total assets	9.43	11.01	26	9.34	11.18	25	9.49	11.29	24	11.08	12.57	32	11.29	12.27	41
Common equity tier 1 capital / Total risk-weighted assets	11.94	12.69	44	10.03	12.01	22	10.62	12.38	27	9.70	12.17	12	9.87	12.12	11
Net loans and leases / Equity capital (X)	5.71	5.51	57	6.73	5.78	74	6.19	5.58	64	6.09	5.21	73	5.89	5.29	64
Cash dividends / Net income	0.84	25.30	10		60.26		3.48	42.30	10	4.08	33.12	10	3.31	27.31	11
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02				17.36
Growth Rates															
Assets	12.96	9.29	65	20.25	17.07	65	25.29	16.68	76	4.80	9.26	43	10.65	7	76
Equity capital	14.08	9.31	78	0.05	6.16	23	7.30	6.99	60	2.83	10.49	23	31.85	7.89	89
Net loans and leases	-3.34	0.79	40	15.91	13.26	65	9.14	9.07	62	6.22	9.10	55	18.97	7.89	88
Noncore funding	-1.22	-23.76	77	7.69	-2.41	67	25.89	-12.18	89	3.81	6.59	47	3.78	10.67	42
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	6.06	11.05	44	5.99	13.39	44	6.48	13.56	42	5.57	13.04	46	5.72	13.37	47
Equity investment in subsidiaries / Equity capital	104.69	103.07	62	105.44	103.11	67	105.32	102.81	67	105.08	103.22	61	100.35	103.10	39
Cash from ops + noncash items + op expense / Op expense + dividends	-1,093.14	130.64	0	124.13	154.33	49	108.21	147.24	31	432.91	190.27	93	51.35	174.91	6

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	293,584	316,300	619,035	662,837	592,757	-7.18	49.95
Income from lease financing receivables.....	1,647	1,367	2,882	2,685	3,065	20.48	-30.42
Fully taxable income on loans and leases.....	291,601	314,063	614,623	657,851	588,240	-7.15	49.17
Tax-exempt income on loans and leases.....	3,630	3,604	7,294	7,671	7,582	0.72	35.80
Estimated tax benefit on income on loans and leases.....	1,269	0	2,581	2,714	2,683	263904.20	69.30
Income on loans and leases (tax equivalent).....	296,500	317,667	624,498	668,236	598,505	-6.66	49.07
Investment interest income (tax equivalent).....	43,070	35,277	73,914	85,374	77,770	22.09	38.22
Interest on balances due from depository institutions.....	1,178	2,496	3,662	14,799	11,503	-52.80	-50.59
Interest income on other earning assets.....	301	397	597	3,320	3,306	-24.18	-27.99
Total interest income (tax equivalent).....	341,049	355,837	702,671	771,729	691,084	-4.16	46.46
Interest on time deposits of \$250K or more	569	1,158	1,846	2,487	1,262	-50.86	
Interest on time deposits < \$250K.....	3,024	8,143	13,557	20,465	8,983	-62.86	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	5,821	16,875	24,171	75,446	38,884	-65.51	19.45
Interest on other borrowings and trading liabilities.....	6,435	6,554	12,692	14,353	16,812	-1.82	-36.36
Interest on subordinated debt and mandatory convertible securities	778	1,122	1,814	1,486	1,314	-30.66	18.78
Total interest expense.....	16,627	33,852	54,080	114,237	67,255	-50.88	-14.94
Net interest income (tax equivalent).....	324,422	321,985	648,591	657,492	623,829	0.76	52.08
Non-interest income.....	360,086	201,873	586,196	534,115	506,348	78.37	60.57
Adjusted operating income (tax equivalent)	684,508	523,858	1,234,787	1,191,607	1,130,177	30.67	56.43
Overhead expense.....	470,526	500,985	951,736	915,395	841,906	-6.08	23.55
Provision for credit losses.....	-38,749	68,558	136,941	60,386	36,172		
Securities gains (losses)	33	206	411	-612	-1,824	-83.98	-91.45
Other tax equivalent adjustments	-1	1	-2	3	0		
Pretax net operating income (tax equivalent).....	296,342	-45,461	146,556	215,217	250,275		525.39
Applicable income taxes	70,867	-13,473	29,228	43,267	53,020		493.92
Tax equivalent adjustments	4,927	3	10,470	11,359	12,331	164133.33	41.46
Applicable income taxes (tax equivalent).....	75,794	-13,470	39,698	54,626	65,351		391.69
Minority interest	-5	-4	-14	-14	-21		
Net income before discontinued operations, net of minority interest	220,553	-31,987	106,872	160,605	184,945		589.72
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	220,553	-31,987	106,872	160,605	184,945		589.72
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	220,548	-31,991	106,858	160,591	184,924		589.86
Investment securities income (tax equivalent).....	43,070	35,277	73,914	85,374	77,770	22.09	38.22
US Treasury and agency securities (excluding mortgage-backed securities)	3,143	10,080	14,382	29,995	25,006	-68.82	-74.07
Mortgage-backed securities	24,800	13,803	28,971	22,312	15,676	79.67	277.30
All other securities	15,127	11,394	30,561	33,067	37,088	32.77	21.33
Cash dividends declared.....	1,842	1,847	3,714	6,556	6,130	-0.27	
Common	0	0	0	0	0		
Preferred.....	1,842	1,847	3,714	6,556	6,130	-0.27	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.67	2.92	29	3.35	3.46	38	3.11	3.27	34	4.01	4	54	3.80	3.87	43
Less: Interest expense	0.13	0.25	21	0.32	0.61	14	0.24	0.48	14	0.59	0.98	20	0.37	0.79	11
Equals: Net interest income (tax equivalent)	2.54	2.65	36	3.03	2.84	61	2.87	2.77	50	3.42	3.01	66	3.43	3.08	65
Plus: Non-interest income	2.82	1.11	91	1.90	1.14	86	2.59	1.21	89	2.78	1.32	88	2.78	1.31	89
Equals: adjusted operating income (tax equivalent)	5.36	3.82	91	4.93	4.05	88	5.46	4.04	90	6.19	4.41	92	6.22	4.46	92
Less: Overhead expense	3.69	2.24	93	4.71	2.63	92	4.21	2.57	90	4.76	2.69	96	4.63	2.71	97
Less: Provision for credit losses	-0.30	-0.15	24	0.65	0.85	42	0.61	0.51	66	0.31	0.15	85	0.20	0.14	74
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	50	0	0.03	46	0	0.02	41	0	0.01	17	-0.01	0	16
Plus: other tax equivalent adjustments	0	0	12	0	0	84	0	0	8	0	0	83	0	0	45
Equals: Pretax net operating income (tax equivalent)	2.32	1.79	82	-0.43	0.64	12	0.65	1.04	18	1.12	1.56	15	1.38	1.57	32
Less: Applicable income taxes (tax equivalent)	0.59	0.41	83	-0.13	0.16	10	0.18	0.23	31	0.28	0.36	28	0.36	0.33	57
Less: Minority interest	0	0	4	0	0	11	0	0	7	0	0	3	0	0	3
Equals: Net operating income	1.73	1.36	80	-0.30	0.48	12	0.47	0.81	18	0.83	1.19	15	1.02	1.24	22
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.73	1.35	80	-0.30	0.50	12	0.47	0.82	18	0.83	1.19	15	1.02	1.24	22
Memo: Net income (last four quarters)	1.45	1.25	71	0.25	0.81	13	0.47	0.82	18	0.83	1.19	15	1.02	1.24	22
Net income—BHC and noncontrolling (minority) interest	1.73	1.37	79	-0.30	0.50	12	0.47	0.83	15	0.83	1.20	15	1.02	1.25	22
Margin Analysis															
Average earning assets / Average assets	92.07	93.15	37	90.79	91.74	35	91.29	92.32	35	90.39	91.05	41	90.95	91.48	45
Average interest-bearing funds / Average assets	74.53	62.32	87	73.83	65.48	80	72.97	64.06	79	74.25	65.57	82	75.20	65.56	81
Interest income (tax equivalent) / Average earning assets	2.90	3.14	32	3.69	3.78	42	3.40	3.55	35	4.44	4.41	55	4.18	4.24	48
Interest expense / Average earning assets	0.14	0.27	21	0.35	0.66	15	0.26	0.52	15	0.66	1.08	19	0.41	0.86	13
Net interest income (tax equivalent) / Average earning assets	2.76	2.85	40	3.34	3.10	61	3.14	3.01	50	3.78	3.33	69	3.77	3.38	70
Yield or Cost															
Total loans and leases (tax equivalent)	4.09	4.05	59	4.55	4.44	62	4.35	4.27	58	5.23	5.09	66	5.06	4.95	68
Interest-bearing bank balances	0.10	0.11	43	0.34	0.50	28	0.23	0.27	44	2.20	2.04	57	1.55	1.64	38
Federal funds sold and reverse repos	0	0.26	20	0.89	0.94	56	0.89	0.68	69	2.34	2.44	57	2.15	2.17	57
Trading assets	0	0.42	27	0	0.67	24	0	0.60	23	0	0.99	21	0	1.11	19
Total earning assets	2.86	3.11	30	3.69	3.74	42	3.35	3.51	33	4.37	4.36	53	4.10	4.20	46
Investment securities (tax equivalent)	1.30	1.80	12	1.91	2.51	10	1.72	2.25	14	2.29	2.76	11	1.99	2.68	3
US Treasury and agency securities (excluding mortgage-backed securities)	0.42	1.28	8	1.48	2.01	29	0.92	1.75	15	1.79	2.32	17	1.32	2.05	10
Mortgage-backed securities	1.08	1.56	9	1.98	2.33	17	1.36	2.05	3	2.18	2.61	7	2.12	2.50	7
All other securities	2.58	2.91	40	2.25	3.48	12	2.88	3.24	39	3.05	4.06	20	3.05	4.20	23
Interest-bearing deposits	0.09	0.24	18	0.32	0.70	14	0.23	0.53	12	0.66	1.10	18	0.35	0.81	11
Time deposits of \$250K or more	0.70	0.76	46	1.48	1.67	26	1.15	1.42	25	1.50	1.96	16	0.96	1.44	17
Time deposits < \$250K	0.55	0.72	35	1.34	1.58	28	1.14	1.36	28	1.61	1.82	34	0.79	1.29	18
Other domestic deposits	0.07	0.17	21	0.25	0.50	14	0.17	0.36	14	0.62	0.93	25	0.33	0.67	13
Foreign deposits	0	0.12			0.59			0.42			1.19			0.97	
Federal funds purchased and repos	0.11	0.19	50	0.28	0.85	12	0.19	0.62	12	1.06	1.86	29	0.53	1.51	20
Other borrowed funds and trading liabilities	2.20	1.31	82	1.69	1.62	56	1.91	1.50	73	2.75	2.38	71	2.60	2.28	73
All interest-bearing funds	0.17	0.40	15	0.43	0.92	10	0.33	0.74	10	0.80	1.49	13	0.49	1.19	7

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	360,086	201,873	586,196	534,115	506,348
Fiduciary activities income	14,410	12,878	26,007	25,886	24,984
Service charges on deposit accounts - domestic	59,303	54,703	119,378	147,666	144,010
Trading revenue.....	1,288	3,893	7,346	6,377	496
Investment banking fees and commissions.....	26,286	21,073	43,681	41,634	43,627
Insurance activities revenue.....	13,599	8,483	20,469	14,963	15,644
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	82,231	-73,612	-35,626	32,594	86,863
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	73,731	66,895	192,580	62,132	48,813
Other non-interest income.....	89,238	107,560	212,361	202,863	141,911
Total overhead expenses	470,526	500,985	951,736	915,395	841,906
Personnel expense.....	273,236	253,349	526,895	481,587	450,503
Net occupancy expense.....	49,112	45,643	96,809	88,802	91,150
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	3,680	4,243	8,174	9,760	8,192
Other operating expenses.....	144,498	197,750	319,858	335,246	292,061
Fee income on mutual funds and annuities.....	9,348	8,452	16,134	15,866	14,352
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	6,239	6,367	6,332	6,393	6,165
Average personnel expense per employee.....	43.79	39.79	83.21	75.33	73.07
Average assets per employee.....	4,092.21	3,338.76	3,572.48	3,010.37	2,949.33

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	2.60	2.15	60	4.19	2.20	75	2.75	2.02	64	2.97	2.72	57	2.83	3.08
Overhead expenses / Net Interest Income + non-interest income	69.24	59.03	84	95.63	63.28	92	77.74	62.28	87	77.56	61.29	90	75.32	60.88
Percent of Average Assets														
Total overhead expense	3.69	2.24	93	4.71	2.63	92	4.21	2.57	90	4.76	2.69	96	4.63	2.71
Personnel expense.....	2.14	1.25	94	2.38	1.31	98	2.33	1.30	96	2.50	1.41	96	2.48	1.44
Net occupancy expense.....	0.38	0.24	93	0.43	0.26	94	0.43	0.26	93	0.46	0.28	94	0.50	0.28
Other operating expenses.....	1.16	0.73	88	1.90	0.99	89	1.45	0.94	83	1.79	0.97	88	1.65	0.97
Overhead less non-interest income	0.87	1.10	27	2.81	1.36	92	1.62	1.25	76	1.98	1.32	87	1.85	1.38
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	68.74	58.45	85	95.63	62.83	92	77.08	61.82	87	76.82	60.64	91	74.49	60.37
Personnel expense.....	39.92	33.10	86	48.36	32.43	98	42.67	32.36	93	40.41	32.39	88	39.86	32.51
Net occupancy expense.....	7.17	6.33	64	8.71	6.65	82	7.84	6.58	71	7.45	6.52	68	8.07	6.48
Other operating expenses.....	21.65	18.60	77	38.56	23.06	89	26.57	22.28	79	28.95	21.20	86	26.57	20.90
Total non-interest income	52.61	28.18	88	38.54	27.40	80	47.47	28.83	86	44.82	29.23	84	44.80	28.50
Fiduciary activities income	2.11	2.24	55	2.46	2.10	62	2.11	2.09	59	2.17	1.97	60	2.21	2.14
Service charges on domestic deposit accounts	8.66	3.19	96	10.44	3.35	97	9.67	3.27	97	12.39	3.88	98	12.74	4.15
Trading revenue.....	0.19	0.72	58	0.74	1.60	60	0.59	1.28	58	0.54	1.18	53	0.04	0.85
Investment banking fees and commissions.....	3.84	2.52	76	4.02	2.64	79	3.54	2.46	77	3.49	3.54	75	3.86	3.42
Insurance activities revenue.....	1.99	0.37	89	1.62	0.39	85	1.66	0.41	86	1.26	0.47	82	1.38	0.47
Venture capital revenue.....	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42	0	0.02
Net servicing fees	12.01	0.55	99	-14.05	-0.20	0	-2.89	0.01	3	2.74	0.28	96	7.69	0.65
Net securitization income	0	0.01	44	0	0	46	0	0	45	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	10.77	3.83	87	12.77	2.89	93	15.60	3.92	92	5.21	1.86	88	4.32	1.61
Other non-interest income.....	13.04	9.26	78	20.53	9.31	89	17.20	9.65	85	17.02	10.04	86	12.56	9.86
Overhead less non-interest income	16.13	29.94	15	57.10	34.19	88	29.60	31.93	41	32	31.06	43	29.69	31.46
Applicable income taxes / Pretax net operating income (tax equivalent).....	23.91	21.54	75		18.39		19.94	18.63	53	20.10	20.56	48	21.18	19.04
Applicable income tax + TE / Pretax net operating income + TE	25.58	23.10	80		22.75		27.09	21.18	92	25.38	23.23	74	26.11	21.56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans	9,407,242	9,396,885	9,411,992	8,956,918	8,497,353	0.11	43.44	
Commercial and industrial loans	2,744,595	3,255,570	2,996,411	2,219,615	1,961,674	-15.70	91.26	
Loans to individuals	1,722,831	1,708,941	1,710,620	1,673,955	1,527,992	0.81	86.02	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0	0		
Agricultural loans	188,066	179,397	164,010	164,453	171,824	4.83	40.40	
Other loans and leases	263,868	278,562	288,513	259,446	325,742	-5.27	-13.30	
Less: Unearned income	251	217	266	190	105	15.67	-53.52	
Loans and leases, net of unearned income	14,326,351	14,819,138	14,571,280	13,274,197	12,484,480	-3.33	53.11	
Less: Allowance for loan and lease losses	199,050	203,158	250,208	152,015	130,879	-2.02	78.32	
Net loans and leases	14,127,301	14,615,980	14,321,072	13,122,182	12,353,601	-3.34	52.80	
Debt securities that reprice or mature in over 1 year	7,037,594	3,299,409	5,623,492	3,230,847	1,760,563	113.30	89.38	
Mutual funds and equity securities	200	130	150	169	122	53.85	181.69	
Subtotal	21,165,095	17,915,519	19,944,714	16,353,198	14,114,286	18.14	63.29	
Interest-bearing bank balances	2,429,701	2,639,210	1,654,290	511,018	467,815	-7.94	191.32	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	427,562	556,370	598,757	590,231	1,948,781	-23.15	-62.00	
Trading assets	41,060	80,945	65,790	19,676	2,792	-49.27	10878.61	
Total earning assets	24,063,418	21,192,044	22,263,551	17,474,123	16,533,674	13.55	61.27	
Non-interest-bearing cash and due from depository institutions	322,592	321,071	321,559	283,411	327,905	0.47	11.40	
Premises, fixed assets, and leases	482,364	477,924	481,227	480,149	464,023	0.93	17.02	
Other real estate owned	23,618	12,424	11,085	13,624	32,932	90.10	25.82	
Investment in unconsolidated subsidiaries	0	0	0	0	0		-100.00	
Intangible and other assets	1,359,189	1,236,901	1,312,877	1,215,926	1,217,601	9.89	37.40	
Total assets	26,251,181	23,240,364	24,390,299	19,467,233	18,576,135	12.96	57.81	
Quarterly average assets	26,231,001	22,845,759	24,253,885	19,571,273	18,673,081	14.82	58.15	
Average loans and leases (YTD)	14,516,138	13,954,529	14,365,725	12,769,634	11,827,482	4.02	57.46	
Memoranda								
Loans held-for-sale	308,666	373,762	250,423	126,555	68,011	-17.42	457.92	
Loans not held-for-sale	14,017,685	14,445,376	14,320,857	13,147,642	12,416,469	-2.96	50.70	
Real estate loans secured by 1–4 family	4,237,265	4,315,069	4,213,953	3,931,485	3,708,789	-1.80	40.67	
Commercial real estate loans	4,568,444	4,474,888	4,576,421	4,415,880	4,200,703	2.09	46.81	
Construction and land development	1,038,853	1,050,477	1,070,947	960,791	890,362	-1.11	47.63	
Multifamily	438,650	369,238	392,197	389,008	382,420	18.80	105.96	
Nonfarm nonresidential	3,090,941	3,055,173	3,113,277	3,066,081	2,927,921	1.17	40.81	
Real estate loans secured by farmland	601,533	606,928	621,618	609,553	587,861	-0.89	38.53	
Total investment securities	7,465,356	3,855,909	6,222,399	3,821,247	3,709,466	93.61	54.20	
U.S. Treasury securities	104,283	151,346	205,201	249,822	296,540	-31.10	-89.64	
US agency securities (excluding mortgage-backed securities)	1,289,851	1,139,157	1,569,645	1,160,877	1,567,322	13.23	-34.21	
Municipal securities	1,244,054	1,044,441	1,192,763	1,093,172	1,153,682	19.11	13.63	
Mortgage-backed securities	4,826,821	1,520,690	3,254,495	1,317,061	691,657	217.41	520.49	
Asset-backed securities	0	0	0	0	0			
Other debt securities	147	145	145	146	143	1.38	-90.01	
Mutual funds and equity securities	200	130	150	169	122	53.85	181.69	
Available-for-sale securities	7,465,156	3,855,779	6,222,249	3,821,247	3,709,466	93.61	54.20	
U.S. Treasury securities	104,283	151,346	205,201	249,822	296,540	-31.10	-89.64	
US agency securities (excluding mortgage-backed securities)	1,289,851	1,139,157	1,569,645	1,160,877	1,567,322	13.23	-34.21	
Municipal securities	1,244,054	1,044,441	1,192,763	1,093,172	1,153,682	19.11	13.63	
Mortgage-backed securities	4,826,821	1,520,690	3,254,495	1,317,061	691,657	217.41	520.49	
Asset-backed securities	0	0	0	0	0			
Other debt securities	147	145	145	146	143	1.38	-90.01	
Mutual funds and equity securities	0	0	0	169	122	-100.00		
Held-to-maturity securities appreciation (depreciation)	23,047	88,458	98,197	29,247	-39,448	-73.95	-59.59	
Available-for-sale securities appreciation (depreciation)	0	0	0	0	0			
Structured notes, fair value								
Pledged securities	1,443,812	1,268,968	1,216,414	1,086,466	1,115,733	13.78	36.27	

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	3,746,311	3,477,042	3,745,166	2,574,410	2,452,733	7.74	97.84
NOW, ATS and transaction accounts	692,136	541,442	646,248	481,003	450,991	27.83	40.31
Time deposits less brokered deposits < \$250K	1,073,132	1,172,496	1,126,387	1,263,594	1,224,117	-8.47	
MMDA and other savings accounts	17,091,770	14,754,459	15,211,508	12,030,361	11,421,097	15.84	62.45
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	22,603,349	19,945,439	20,729,309	16,349,368	15,548,938	13.33	65.39
Time deposits of \$250K or more	153,166	154,017	170,891	162,978	150,616	-0.55	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	211,231	255,690	278,629	149,213	114,444	-17.39	62.27
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	19,335	33,776	24,545	47,568	24,086	-42.76	-24.33
Other borrowings w/remaining maturity over 1 year	313,930	262,775	308,717	262,038	293,628	19.47	-9.00
Brokered deposits < \$250K	0	0	0	0	16,217		
Noncore funding	697,662	706,258	782,782	621,797	598,991	-1.22	-34.84
Trading liabilities	8,326	620	173	0	0	1242.90	
Subordinated notes and debentures + trust preferred securities	150,000	130,000	150,000	120,000	120,000	15.38	-38.97
Other liabilities	315,306	287,011	414,126	219,599	211,098	9.86	52.22
Total liabilities	23,774,643	21,069,328	22,076,390	17,310,764	16,479,027	12.84	56.51
Equity Capital							
Perpetual preferred stock (including surplus)	64,595	64,595	64,595	64,595	125,000	0.00	
Common stock	16	16	16	15	16	0.00	6.67
Common surplus	220,582	222,095	220,645	221,999	307,025	-0.68	120.04
Retained earnings	2,172,985	1,817,286	1,954,276	1,847,516	1,693,467	19.57	66.03
Accumulated other comprehensive income	17,700	66,363	73,706	21,652	-29,113	-73.33	-49.12
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	2,475,878	2,170,355	2,313,238	2,155,777	2,096,395	14.08	71.48
Noncontrolling (minority) interest in subsidiaries	660	681	671	692	713	-3.08	-13.73
Total equity capital, including minority interest	2,476,538	2,171,036	2,313,909	2,156,469	2,097,108	14.07	71.43
Total liabilities and capital	26,251,181	23,240,364	24,390,299	19,467,233	18,576,135	12.96	57.81
Memoranda							
Non-interest-bearing deposits	3,746,311	3,477,042	3,745,166	2,574,410	2,452,733	7.74	97.84
Interest-bearing deposits	19,010,204	16,622,414	17,155,034	13,937,936	13,263,038	14.36	54.02
Total deposits	22,756,515	20,099,456	20,900,200	16,512,346	15,715,771	13.22	59.85
Long-term debt that reprices within 1 year	59,762	25,675	55,629	47,568	24,086	132.76	133.89
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,313,238	2,155,777	2,155,777	2,096,395	1,589,941		
Accounting restatements	0	3,605	3,605	0	0		
Net income	220,553	-31,987	106,872	160,605	184,945		
Net sale of new perpetual preferred stock	0	0	0	-60,405	125,000		
Net sale of new common stock	-65	96	-1,355	-86,936	211,915		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	1,842	1,847	3,714	6,556	6,130		
Change in other comprehensive income	-56,006	44,711	52,053	50,766	-9,276		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	1,908	0		
Holding company equity capital, ending balance	2,475,878	2,170,355	2,313,238	2,155,777	2,096,395		

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	35.84	36.32	43	40.43	36.22	52	38.59	36.22	48	46.01	37.78	61	45.74	37.19	63
Commercial and industrial loans	10.46	12.25	43	14.01	14.99	45	12.29	13.52	44	11.40	12.02	50	10.56	12.85	44
Loans to individuals	6.56	3.48	79	7.35	3.53	80	7.01	3.40	80	8.60	4.20	78	8.23	4.31	79
Loans to depository institutions and acceptances of other banks	0	0.01	32	0	0.04	28	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0.72	0.21	85	0.77	0.20	87	0.67	0.19	86	0.84	0.24	86	0.92	0.30	84
Other loans and leases.....	1.01	4.22	21	1.20	4.66	19	1.18	4.63	20	1.33	5.01	18	1.75	5	23
Net loans and leases.....	53.82	59.81	27	62.89	63.21	39	58.72	61.58	35	67.41	63.77	49	66.50	63.98	46
Debt securities over 1 year.....	26.81	17.61	82	14.20	14.01	53	23.06	15.55	80	16.60	14.60	61	9.48	14.63	22
Mutual funds and equity securities	0	0.06	31	0	0.05	31	0	0.05	29	0	0.06	30	0	0.06	28
Subtotal	80.63	78.32	51	77.09	78.43	28	81.77	78.16	58	84	79.65	52	75.98	79.97	22
Interest-bearing bank balances	9.26	9.11	56	11.36	6.78	82	6.78	7.51	48	2.63	3.06	56	2.52	3.04	55
Federal funds sold and reverse repos	0	0.52	28	0	0.86	26	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	1.63	1.53	62	2.39	1.83	71	2.45	1.68	73	3.03	1.91	76	10.49	1.96	94
Trading assets	0.16	0.60	50	0.35	1.09	46	0.27	1.01	48	0.10	1.19	41	0.02	1.33	35
Total earning assets.....	91.67	91.43	53	91.19	90.72	57	91.28	91.05	56	89.76	89.53	50	89	89.74	42
Non-interest cash and due from depository institutions.....	1.23	1.01	65	1.38	1.08	73	1.32	1.07	71	1.46	1.14	76	1.77	1.21	82
Other real estate owned.....	0.09	0.02	92	0.05	0.03	84	0.05	0.02	82	0.07	0.03	84	0.18	0.04	94
All other assets.....	7.11	7.50	46	7.43	8.16	40	7.40	7.82	43	8.78	9.27	43	9.23	8.98	53
Memoranda															
Short-term investments	10.88	12.01	49	13.75	10.58	73	9.24	11.17	49	5.66	7.63	53	13.01	7.80	78
U.S. Treasury securities.....	0.40	1.08	55	0.65	0.92	65	0.84	0.84	72	1.28	1.03	70	1.60	1.04	72
US agency securities (excluding mortgage-backed securities)	4.91	0.77	93	4.90	0.48	97	6.44	0.63	96	5.96	0.54	98	8.44	0.69	99
Municipal securities	4.74	1.72	84	4.49	1.45	88	4.89	1.69	86	5.62	1.34	91	6.21	1.62	93
Mortgage-backed securities	18.39	12.97	75	6.54	11.11	25	13.34	11.75	58	6.77	11.44	23	3.72	11.13	9
Asset-backed securities	0	0.38	26	0	0.27	25	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0	0.52	17	0	0.39	21	0	0.42	20	0	0.39	19	0	0.41	20
Loans held-for-sale.....	1.18	0.42	84	1.61	0.48	87	1.03	0.52	79	0.65	0.39	73	0.37	0.30	67
Loans held for investment	53.40	59.85	26	62.16	63.46	35	58.72	61.72	33	67.54	63.50	46	66.84	63.93	46
Real estate loans secured by 1–4 family	16.14	11.69	71	18.57	12.29	76	17.28	11.91	69	20.20	13.29	76	19.97	13.46	77
Revolving	1.46	1.45	58	1.81	1.80	56	1.64	1.66	57	2.29	2.07	59	2.56	2.27	62
Closed-end, secured by first liens	14.18	9.84	75	16.12	9.99	80	15.06	9.81	76	17.08	10.69	78	16.48	10.57	81
Closed-end, secured by junior liens	0.50	0.20	87	0.64	0.26	88	0.58	0.22	88	0.83	0.28	90	0.92	0.31	91
Commercial real estate loans	17.40	22.48	34	19.25	21.90	42	18.76	22.22	38	22.68	22.23	49	22.61	21.58	50
Construction and land development.....	3.96	3.35	62	4.52	3.32	67	4.39	3.40	64	4.94	3.44	70	4.79	3.51	65
Multifamily.....	1.67	3.31	32	1.59	3.07	37	1.61	3.12	34	2	3.01	43	2.06	2.72	47
Nonfarm nonresidential	11.77	14.81	38	13.15	14.50	44	12.76	14.72	42	15.75	14.69	53	15.76	14.44	54
Real estate loans secured by farmland.....	2.29	0.34	94	2.61	0.33	95	2.55	0.33	96	3.13	0.36	95	3.16	0.41	94

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	65.66	59.66	54	63.41	55.37	60	64.59	57.15	57	67.48	57.46	57	68.06	56.49	63
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	29.58	19.82	80	29.12	19.50	82	28.92	19.43	82	29.62	20.75	79	29.71	21.10	83
Real estate loans secured by 1–4 family.....	2.68	2.42	57	2.84	2.79	53	2.75	2.64	54	3.36	3.15	53	3.81	3.50	55
Revolving	26.90	17.22	81	26.27	16.49	85	26.17	16.59	82	26.25	17.39	80	25.89	17.39	81
Closed-end.....	31.89	36.54	38	30.20	32.96	42	31.41	34.63	40	33.27	33.52	46	33.65	32.14	49
Construction and land development.....	7.25	5.50	68	7.09	4.97	71	7.35	5.26	71	7.24	5.09	70	7.13	5.20	70
1–4 family.....	1.24	1.11	62	1.26	0.93	67	1.14	0.93	65	1.34	0.94	68	1.47	1.02	69
Other.....	6.01	4.33	68	5.83	3.90	73	6.21	4.19	70	5.90	4.02	72	5.66	4.05	68
Multifamily.....	3.06	5.34	34	2.49	4.72	35	2.69	4.96	34	2.93	4.69	40	3.06	4.10	45
Nonfarm nonresidential	21.58	24.14	40	20.62	21.76	43	21.37	22.93	43	23.10	22.15	50	23.45	21.40	52
Owner-occupied.....	8.86	8.14	56	9.02	7.38	62	9.19	7.68	59	10.36	7.72	68	10.20	8.03	62
Other.....	12.71	15.71	35	11.59	14.16	37	12.17	14.95	35	12.73	14.34	43	13.26	13.38	48
Real estate loans secured by farmland.....	4.20	0.59	95	4.10	0.52	96	4.27	0.54	96	4.59	0.55	96	4.71	0.63	94
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.07	28	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	19.16	20.98	53	21.97	23.90	46	20.56	22.17	47	16.72	19.53	45	15.71	20.32	37
Loans to individuals	12.03	6.28	78	11.53	6.11	78	11.74	6.13	78	12.61	7.13	77	12.24	7.36	75
Credit card loans	1.06	0.51	81	0.96	0.64	78	1.06	0.65	79	1.21	0.81	77	1.24	1.02	77
Agricultural loans.....	1.31	0.37	87	1.21	0.31	87	1.13	0.32	87	1.24	0.37	85	1.38	0.46	84
Other loans and leases.....	1.84	8.03	21	1.88	8.93	19	1.98	9.09	22	1.95	9.85	19	2.61	9.66	26
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	429.27	383.17	54	512.44	392.62	70	465.84	381.27	62	549.58	391.26	75	533.29	379.80	72
Real estate loans secured by 1–4 family.....	193.36	124.52	79	235.31	133.24	87	208.57	125.03	83	241.23	138.18	84	232.76	137.84	83
Revolving	17.51	15.53	60	22.98	19.64	60	19.80	17.42	60	27.39	21.26	64	29.88	23.33	66
Closed-end.....	175.84	107.53	82	212.33	112.01	89	188.77	106.14	87	213.84	115.20	87	202.88	112.79	87
Commercial real estate loans	208.47	238.21	38	244.03	237.30	48	226.51	234.65	47	270.95	229.44	53	263.63	219.72	55
Construction and land development.....	47.41	35.52	67	57.29	35.78	75	53.01	35.62	71	58.95	34.95	75	55.88	35.36	72
1–4 family.....	8.11	7.06	64	10.15	6.74	68	8.19	6.34	64	10.88	6.61	70	11.54	7.04	70
Other.....	39.30	28.07	67	47.13	27.86	77	44.82	28.16	75	48.07	27.32	78	44.34	27.26	75
Multifamily.....	20.02	34.78	36	20.14	33.28	38	19.41	32.74	36	23.87	31.04	45	24	27.85	51
Nonfarm nonresidential	141.05	157.17	41	166.61	157.33	52	154.09	155.06	49	188.13	152.10	60	183.75	147.22	61
Owner-occupied.....	57.95	52.65	58	72.93	53.29	67	66.29	52.37	64	84.41	53.07	77	79.89	54.89	69
Other.....	83.10	102.08	36	93.68	101.60	45	87.80	100.54	39	103.72	97.41	55	103.86	91.80	58
Real estate loans secured by farmland.....	27.45	3.59	96	33.10	3.50	96	30.77	3.44	96	37.40	3.60	96	36.89	4.02	95
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	125.24	127.07	57	177.53	159.86	57	148.31	139.91	53	136.19	122.02	60	123.11	128.82	50
Loans to individuals	78.62	35.29	80	93.19	38.40	83	84.67	37.47	80	102.71	43.51	81	95.90	42.67	83
Credit card loans	6.92	2.61	84	7.74	3.43	81	7.65	3.30	82	9.88	4.34	82	9.71	5.31	80
Agricultural loans.....	8.58	2.01	88	9.78	2.03	89	8.12	1.88	89	10.09	2.18	87	10.78	2.72	85
Other loans and leases.....	12.04	46.75	25	15.19	51.14	22	14.28	49.54	24	15.92	52.44	20	20.44	51.79	26
Supplemental															
Non-owner occupied CRE loans / Gross loans	23.02	28.84	35	21.17	26.07	35	22.22	27.32	37	22.90	26.45	42	23.45	24.79	47
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	150.52	187.37	35	171.10	186.18	45	160.22	183.76	40	186.54	178.57	51	183.74	167.93	51
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	208.47	244.59	37	244.03	244.21	48	226.51	240.85	45	270.95	236.10	53	263.63	225.98	55

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	10.88	12.01	49	13.75	10.58	73	9.24	11.17	49	5.66	7.63	53	13.01	7.80	78
Liquid assets	34.34	28.17	69	25.18	24.60	61	28.99	26.22	62	18.19	22.44	48	18.06	22.72	48
Investment securities	28.44	19.64	77	16.59	16.55	53	25.51	17.85	80	19.63	16.99	62	19.97	17.27	64
Net loans and leases	53.82	59.81	27	62.89	63.21	39	58.72	61.58	35	67.41	63.77	49	66.50	63.98	46
Net loans, leases and standby letters of credit	54.24	60.62	25	63.35	64.12	37	59.21	62.48	34	67.88	64.84	47	67.05	65.07	44
Core deposits	86.10	74.75	95	85.82	68.08	98	84.99	70.67	97	83.98	63.09	97	83.70	62.13	97
Noncore funding	2.66	10.89	9	3.04	16.68	3	3.21	14.13	7	3.19	19.36	2	3.22	21.34	1
Time deposits of \$250K or more	0.58	1.81	15	0.66	2.56	11	0.70	2.11	18	0.84	2.94	13	0.81	2.89	16
Foreign deposits	0	0.35	39	0	0.41	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0.80	1.20	56	1.10	1.49	57	1.14	1.47	58	0.77	1.94	46	0.62	1.97	40
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0.80	0.52	66	1.10	0.52	68	1.14	0.54	71	0.77	0.48	59	0.62	0.54	52
Commercial paper	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.07	0.99	42	0.15	2.06	20	0.10	1.24	32	0.24	3.01	17	0.13	3.67	11
Earning assets that reprice within 1 year	27.63	38.93	21	30.53	39.71	22	26.28	39.38	19	26.84	39.29	16	31.35	40.29	22
Interest-bearing liabilities that reprice within 1 year	3.08	7.04	16	3.92	9.42	16	3.56	8.20	17	4.93	10.19	18	4.51	10.01	21
Long-term debt that reprices within 1 year	0.23	0.26	71	0.11	0.56	58	0.23	0.47	65	0.24	0.96	57	0.13	1.34	52
Net assets that reprice within 1 year	24.33	30.25	34	26.50	28.34	45	22.49	29.11	35	21.66	26.63	36	26.71	27.38	44
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-10.19	-1.82	28	-13.89	6.94	5	-7.37	3.20	20	-2.93	14.45	7	-12.85	16.62	3
Net short-term noncore funding dependence	-11.93	-8.21	31	-15.63	-2.29	13	-9.18	-4.76	27	-4.89	3.38	18	-15.34	4.66	10
Short-term investment / Short-term noncore funding	867.20	284.81	90	813.07	138.95	96	535.20	184.19	92	365.29	77.77	96	977.97	66.46	99
Liquid assets - short-term noncore funding / Nonliquid assets	50.39	34.02	75	31.40	23.27	72	38.40	28.18	72	20.35	16.97	64	20.41	16.04	68
Net loans and leases / Total deposits	62.08	74.66	18	72.72	82.84	22	68.52	79.43	21	79.47	90.31	24	78.61	90.08	20
Net loans and leases / Core deposits	62.50	81.17	12	73.28	93.70	13	69.09	88.34	14	80.26	103.93	12	79.45	105	11
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.84			1.82			1.57			0.72			-0.82		
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.16	1.94	39	5.42	4.82	65	5.55	4.31	71	1.98	1.36	73	-2.70	-1.98	34
Structured notes appreciation (depreciation) / Tier 1 capital	0.01			0			0.02			0			-0.05		
Percent of Investment Securities															
Held-to-maturity securities	0	13.42	14	0	12.14	14	0	11.38	15	0	12.67	14	0	16.19	11
Available-for-sale securities	100	84.66	90	100	85.75	89	100	87.23	90	100	85.40	95	100	81.88	96
U.S. Treasury securities	1.40	5.52	46	3.93	5.43	62	3.30	4.72	67	6.54	6.15	69	7.99	6.99	65
US agency securities (excluding mortgage-backed securities)	17.28	4.50	87	29.54	3.23	98	25.23	4.01	96	30.38	3.49	98	42.25	4.02	98
Municipal securities	16.66	8.87	75	27.09	9.39	86	19.17	9.83	78	28.61	7.75	91	31.10	9.16	89
Mortgage-backed securities	64.66	66.59	43	39.44	67.27	12	52.30	66.64	27	34.47	67.43	11	18.65	65.45	6
Asset-backed securities	0	2.05	26	0	1.68	25	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	0	3.17	17	0	2.93	20	0	3.01	20	0	2.94	19	0	2.79	19
Mutual funds and equity securities	0	0.32	29	0	0.37	30	0	0.35	29	0	0.40	31	0	0.42	27
Debt securities 1 year or less	5.73	8.69	47	14.43	11.75	66	9.62	10.55	56	15.45	11.86	69	52.54	11.91	92
Debt securities 1 to 5 years	58.05	17.05	96	37.04	18.03	81	34.15	17.03	85	37.55	17.94	80	10.90	19.18	41
Debt securities over 5 years	36.22	72.17	9	48.53	66.01	27	56.22	69.86	23	47	66.02	28	36.56	64.73	22
Pledged securities	19.34	33.87	34	32.91	37.40	41	19.55	35.67	33	28.43	30.57	51	30.08	33.30	49
Structured notes, fair value	0	0.03	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	-10.59	51.37	18	37.44	146.89	25	104.59	183.32	44	-54.43	26.69	1	93.24	6.77	94
Investment securities	93.61	33.34	90	0.16	14.17	26	62.84	23.62	85	3.01	11.75	36	-9.40	9.42	11
Core deposits	13.33	16.88	43	23.28	25.99	45	26.79	26.88	56	5.15	11.23	37	9.42	7.29	68
Noncore funding	-1.22	-23.76	77	7.69	-2.41	67	25.89	-12.18	89	3.81	6.59	47	3.78	10.67	42

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	4,027,335	3,940,342	3,942,121	3,806,807	3,032,995
Commit: Secured commercial real estate loans	405,921	394,166	375,277	380,795	214,709
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	978,785	921,570	943,376	861,412	842,628
Securities underwriting	0	0	0	0	0
Standby letters of credit	111,306	106,795	121,167	91,847	101,058
Commercial and similar letters of credit	673	4,462	2,259	1,338	5,991
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	1,251,000	957,500	1,431,000	260,000	167,000
Written options contracts (interest rate)	422,416	439,612	492,362	174,046	103,569
Purchased options contracts (interest rate)	60,000	0	100,000	0	2,099
Interest rate swaps	3,670,370	3,179,018	3,599,558	2,878,612	2,191,780
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	15.34	22.45	25	16.95	21.74	38	16.16	22.01	31	19.55	23.52	45	16.33	24.05	31
Standby letters of credit	0.42	0.67	45	0.46	0.72	46	0.50	0.71	49	0.47	0.84	42	0.54	0.92	42
Commercial and similar letters of credit	0	0.02	51	0.02	0.02	72	0.01	0.02	60	0.01	0.02	53	0.03	0.02	71
Securities lent	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.25	27	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.19	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.22	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.14	35	0	0.36	35	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	20.58	49.75	54	19.69	51.68	46	23.05	48.62	55	17.02	68.47	42	13.27	65.81	41
Interest rate contracts	20.58	35.96	57	19.69	36.85	48	23.05	34.36	57	17.02	47.31	45	13.27	43.84	43
Interest rate futures and forward contracts	4.77	5.17	81	4.12	9.28	78	5.87	6.21	81	1.34	10.67	65	0.90	11.40	64
Written options contracts (interest rate)	1.61	1.82	68	1.89	2.30	66	2.02	2.18	68	0.89	2.47	61	0.56	2.16	55
Purchased options contracts (interest rate)	0.23	1.33	57	0	1.51	23	0.41	1.46	62	0	2.65	22	0.01	2.32	49
Interest rate swaps	13.98	20.67	53	13.68	22.27	46	14.76	20.83	50	14.79	28.86	50	11.80	26.74	43
Foreign exchange contracts	0	6.16	25	0	5.77	24	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.93	26	0	3.58	25	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.86	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.29	37	0	0.30	35	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	27.74	42.93	34	28.24	41.55	40	27.44	42.82	37	29.81	45.53	38	25.64	44.93	27

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	5,403,786	4,576,130	5,622,920	3,312,658	2,464,448
Interest rate contracts	5,403,786	4,576,130	5,622,920	3,312,658	2,464,448
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	1,251,000	957,500	1,431,000	260,000	167,000
Written options	422,416	439,612	492,362	174,046	103,569
Exchange-traded	0	0	0	0	0
Over-the-counter	422,416	439,612	492,362	174,046	103,569
Purchased options	60,000	0	100,000	0	2,099
Exchange-traded	60,000	0	100,000	0	0
Over-the-counter	0	0	0	0	2,099
Swaps	3,670,370	3,179,018	3,599,558	2,878,612	2,191,780
Held for trading	1,970,798	1,408,939	1,835,531	1,024,230	123,855
Interest rate contracts	1,970,798	1,408,939	1,835,531	1,024,230	123,855
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	3,432,988	3,167,191	3,787,389	2,288,428	2,340,593
Interest rate contracts	3,432,988	3,167,191	3,787,389	2,288,428	2,340,593
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	4,761,370	4,136,517	4,900,560	3,138,612	2,360,879
One year or less	3,675,357	3,312,295	3,772,856	2,529,260	2,191,643
Over 1 year to 5 years	76,658	54,706	158,720	52,525	27,368
Over 5 years	1,009,355	769,516	968,984	556,827	141,868
Gross negative fair value (absolute value)	23,452	24,039	23,236	12,367	7,327
Gross positive fair value	60,435	100,881	86,234	24,247	7,334
Held for trading	41,460	80,945	65,837	20,031	2,858
Non-traded	18,975	19,936	20,397	4,216	4,476
Current credit exposure on risk-based capital derivative contracts	41,850	81,710	66,659	20,874	4,252
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	100	94.09	76	100	95.13	78	100	94.10	77	100	93.44	80	100	92.91	80
Percent of Notional Amount															
Interest rate contracts	0	3.27	25	0	2.75	24	0	3.49	25	0	3.20	22	0	3.39	21
Foreign exchange contracts	0	1.17	34	0	1.12	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards	23.15	12.57	73	20.92	12.99	74	25.45	14.05	73	7.85	13.49	53	6.78	12.78	50
Written options	7.82	7.49	63	9.61	8.37	65	8.76	8.18	64	5.25	5.91	57	4.20	6.60	53
Exchange-traded	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	7.82	7.20	65	9.61	7.94	67	8.76	7.73	66	5.25	5.10	61	4.20	5.49	57
Purchased options	1.11	3.44	52	0	3.38	18	1.78	3.42	56	0	4.42	18	0.09	4.19	41
Exchange-traded	1.11	0.12	90	0	0.14	40	1.78	0.15	92	0	0.28	39	0	0.32	37
Over-the-counter	0	3.04	21	0	2.87	20	0	2.86	21	0	3.35	18	0.09	3.20	46
Swaps	67.92	71.23	38	69.47	69.92	41	64.02	68.76	37	86.90	69.75	60	88.94	70.34	62
Held for trading	36.47	40.60	47	30.79	43.50	41	32.64	43.53	42	30.92	44.16	43	5.03	46.31	38
Interest rate contracts	36.47	34.42	51	30.79	37.56	45	32.64	36.62	47	30.92	37.24	46	5.03	38.40	40
Foreign exchange contracts	0	1.57	33	0	1.40	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.58	40	0	0.71	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	63.53	59.40	52	69.21	56.50	58	67.36	56.47	57	69.08	55.84	56	94.97	53.69	61
Interest rate contracts	63.53	56.19	56	69.21	54.31	61	67.36	53.82	60	69.08	52.22	62	94.97	50.60	68
Foreign exchange contracts	0	0.38	33	0	0.28	34	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	88.11	91.87	30	90.39	89.91	33	87.15	91.48	28	94.75	93.86	41	95.80	94.47	45
One year or less	68.01	28.05	87	72.38	30.94	87	67.10	32.05	83	76.35	32.17	85	88.93	32.51	88
Over 1 year to 5 years	1.42	26.03	12	1.20	27.26	14	2.82	27.06	12	1.59	30.45	12	1.11	31.16	10
Over 5 years	18.68	30.08	40	16.82	28.48	37	17.23	29.56	39	16.81	28.09	39	5.76	28.71	21
Gross negative fair value (absolute value)	0.43	1.25	24	0.53	1.76	30	0.41	1.55	24	0.37	0.83	36	0.30	0.72	14
Gross positive fair value	1.12	1.68	30	2.20	2.69	44	1.53	2.23	32	0.73	1.19	31	0.30	0.85	9
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.05	35	0.01	0.07	30	0.01	0.07	30	0.01	0.06	38	0.01	0.06	33
Gross positive fair value (X)	0.03	0.07	48	0.06	0.11	42	0.05	0.09	46	0.02	0.07	36	0.01	0.06	28
Held for trading (X)	0.02	0.05	55	0.05	0.08	53	0.04	0.07	51	0.01	0.06	46	0	0.05	42
Non-traded (X)	0.01	0.01	58	0.01	0.02	56	0.01	0.02	57	0	0.01	50	0	0.01	50
Current credit exposure (X)	0.02	0.05	43	0.05	0.08	45	0.04	0.06	46	0.01	0.05	39	0	0.04	27
Credit losses on derivative contracts	0	0	45	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.26	0.63	41	0.52	1.03	42	0.41	0.85	42	0.14	0.73	37	0.03	0.53	27

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	250,208	152,015	152,015	130,879	120,836
Gross losses	20,133	22,620	49,131	51,107	36,812
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	7,724	5,205	10,383	11,857	10,683
Net losses	12,409	17,415	38,748	39,250	26,129
Provision for loan and lease losses	-38,749	68,558	136,941	60,386	36,172
Adjustments	0	0	0	0	0
Ending balance	199,050	203,158	250,208	152,015	130,879
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	-0.30	-0.14	20	0.65	0.85	42	0.61	0.51	67	0.31	0.15	85	0.20	0.14
Provision for loan and lease losses / Average loans and leases	-0.53	-0.25	19	0.98	1.37	42	0.95	0.82	65	0.47	0.24	85	0.31	0.24
Provision for loan and lease losses / Net loan and lease losses	-312.27	77.32	22	393.67	792.43	36	353.41	487.86	54	153.85	130.58	72	138.44	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale	1.42	1.39	57	1.41	1.51	48	1.75	1.58	68	1.16	0.83	83	1.05	0.90
Allowance for loan and lease losses / Total loans and leases	1.39	1.37	56	1.37	1.48	46	1.72	1.55	69	1.15	0.81	83	1.05	0.89
Allowance for loan and lease losses / Net loans and leases losses (X)	8.02	15.27	38	5.83	11.83	41	6.46	11.58	48	3.87	8.03	42	5.01	7.54
Allowance for loan and lease losses / Nonaccrual assets	193.22	318.67	32	182.59	321.01	29	183.03	299.17	31	143.81	218.72	40	152.72	214.03
ALLL / 90+ days past due + nonaccrual loans and leases	191.55	260.68	38	177.78	244.42	34	179.74	244.34	39	140.79	151.73	55	146.60	160.51
Gross loan and lease losses / Average loans and leases	0.28	0.22	69	0.32	0.35	60	0.34	0.34	62	0.40	0.28	75	0.31	0.30
Recoveries / Average loans and leases	0.11	0.08	70	0.07	0.07	64	0.07	0.07	59	0.09	0.08	67	0.09	0.09
Net losses / Average loans and leases	0.17	0.13	63	0.25	0.28	58	0.27	0.27	63	0.31	0.21	74	0.22	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0	0	40	0	39
Recoveries / Prior year-end losses	15.72	16.12	60	10.18	15.46	32	20.32	33.98	30	32.21	36.22	54	29.05	41.30
Earnings coverage of net loan and lease losses (X)	20.36	4.52	62	1.33	21.56	13	7.05	22.91	32	6.73	24.40	26	10.49	21.75
Net Loan and Lease Losses By Type														
Real estate loans	0.05	0.03	74	0.01	0.03	44	0.02	0.04	46	-0.01	0.01	24	0.01	0.02
Real estate loans secured by 1-4 family	0.04	-0.01	90	0.02	0.01	63	0.02	0.01	68	0.04	0.01	80	0.01	0.01
Revolving	0.13	-0.05	91	0.04	0.01	71	0.02	0.01	68	0.07	0.02	77	0.08	0.03
Closed-end	0.03	-0.01	89	0.02	0.01	70	0.02	0	74	0.03	0	86	0	0.01
Commercial real estate loans	0.07	0.05	69	0.01	0.03	48	0.03	0.07	44	-0.06	0.01	4	-0.01	0.01
Construction and land development	0.01	0	83	0.03	0	86	0.09	0	90	-0.06	-0.01	18	-0.14	-0.03
1-4 family	0.07	0	97	0.04	0	95	0.02	0	92	0.01	0	92	0	-0.01
Other	-0.06	-0.01	10	-0.01	0	24	0.07	0	91	-0.07	-0.01	12	-0.14	-0.02
Multifamily	0	0.01	51	0	0	58	0	0	58	-0.26	0	0	-0.14	0
Nonfarm nonresidential	0.10	0.07	72	0	0.05	13	0	0.11	23	-0.03	0.02	5	0.05	0.02
Owner-occupied	0.02	0.01	80	0	0.02	15	0.01	0.02	50	-0.04	0.01	2	0.04	0.01
Other	0.08	0.06	73	0	0.03	52	0	0.08	14	0	0.01	59	0.01	0.01
Real estate loans secured by farmland	0	-0.01	22	0	0.02	17	0	0.02	17	0.05	0.01	87	0.16	0
Commercial and industrial loans	-0.03	0.20	14	0.16	0.46	33	0.38	0.47	50	0.17	0.37	33	0.10	0.31
Loans to individuals	1.39	0.78	76	1.68	1.41	68	1.50	1.13	74	1.80	1.17	76	1.48	1.16
Credit card loans	2.59	2.18	62	4.76	3.43	71	3.86	2.92	69	4.20	3.11	74	3.90	2.92
Agricultural loans	-1.52	0.03	1	0.18	0.15	81	0.07	0.19	67	4.05	0.08	98	0.08	0.15
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	-0.11	0.08	4	-0.25	0.13	3	-0.10	0.15	3	-0.17	0.15	2	0.09	0.14

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	49,105		98,042		76,692		98,183		103,922						
90+ days past due loans and leases	901		3,008		2,501		2,265		3,579						
Nonaccrual loans and leases	103,017		111,265		136,701		105,705		85,699						
Total past due and nonaccrual loans and leases	153,023		212,315		215,894		206,153		193,200						
Restructured 30–89 days past due	2,530		2,303		1,991		7,807		3,324						
Restructured 90+ days past due	124		123		244		0		0						
Restructured nonaccrual	23,763		33,539		30,112		33,699		25,471						
Total restructured loans and leases	26,417		35,965		32,347		41,506		28,795						
30–89 days past due loans held for sale	0		0		0		0		0						
90+ days past due loans held for sale	0		0		0		0		0						
Nonaccrual loans held for sale	0		0		0		0		0						
Total past due and nonaccrual loans held for sale	0		0		0		0		0						
Restructured loans and leases in compliance	51,367		90,949		51,766		69,676		74,128						
Other real estate owned	23,618		12,424		11,085		13,624		32,932						
Other Assets															
30–89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual	0		0		0		0		0						
Total other assets past due and nonaccrual	0		0		0		0		0						
Percent of Loans and Leases															
30–89 days past due loans and leases	0.34	0.27	72	0.66	0.36	82	0.53	0.39	73	0.74	0.43	83	0.83	0.44	86
90+ days past due loans and leases	0.01	0.10	34	0.02	0.13	39	0.02	0.12	40	0.02	0.15	34	0.03	0.17	36
Nonaccrual loans and leases	0.72	0.58	70	0.75	0.61	70	0.94	0.66	78	0.80	0.51	80	0.69	0.54	73
90+ days past due and nonaccrual loans and leases	0.73	0.73	58	0.77	0.80	57	0.96	0.85	68	0.81	0.71	61	0.72	0.75	56
30–89 days past due restructured	0.02	0.01	82	0.02	0.01	75	0.01	0.01	72	0.06	0.01	89	0.03	0.02	75
90+ days past due restructured	0	0	73	0	0.01	65	0	0.01	69	0	0.01	29	0	0.01	26
Nonaccrual restructured	0.17	0.12	69	0.23	0.13	73	0.21	0.13	75	0.25	0.14	77	0.20	0.16	68
30–89 days past due loans held for sale	0	0	40	0	0	41	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	38	0	0	39	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.34	0.27	72	0.66	0.37	82	0.53	0.40	73	0.74	0.43	83	0.83	0.44	86
90+ days past due assets	0.01	0.10	31	0.02	0.13	38	0.02	0.12	38	0.02	0.15	31	0.03	0.18	34
Nonaccrual assets	0.72	0.59	70	0.75	0.62	70	0.94	0.67	76	0.80	0.53	80	0.69	0.57	71
30+ days past due and nonaccrual assets	1.07	1.04	65	1.43	1.21	67	1.48	1.29	66	1.55	1.19	73	1.55	1.26	71
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.40	0.43	54	0.49	0.49	59	0.57	0.52	65	0.55	0.44	67	0.48	0.48	58
90+ days past due and nonaccrual assets + other real estate owned	0.49	0.46	59	0.55	0.52	60	0.62	0.55	65	0.62	0.48	70	0.66	0.52	70
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.69	0.52	73	0.93	0.56	84	0.83	0.60	75	1.01	0.53	90	1.06	0.60	89
Allowance for loan and lease losses	90.76	67.93	77	106.84	65.48	85	80.65	66.66	72	129.47	115.41	68	149.82	118.28	73
Equity capital + allowance for loan and lease losses	6.75	4.43	82	9.15	4.83	89	7.87	4.97	83	8.53	4.28	89	8.80	4.79	88
Tier 1 capital + allowance for loan and lease losses	8.24	5.28	80	11.84	5.98	92	9.99	6.05	86	12.08	5.65	92	12.31	6.16	91
Loans and leases + other real estate owned	1.26	0.88	78	1.46	0.92	84	1.38	0.97	76	1.48	0.85	87	1.57	0.96	85

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.31	0.24	72	0.82	0.39	83	0.54	0.39	72	0.72	0.38	84	0.74	0.42	85
	90+ days past due		0.01	0.12	43	0.01	0.15	43	0.01	0.16	46	0.01	0.16	40	0.03	0.22	44
	Nonaccrual.....		0.87	0.65	72	0.89	0.63	75	1.17	0.76	82	0.87	0.46	83	0.82	0.57	76
Commercial and industrial	30–89 days past due		0.27	0.17	74	0.29	0.23	71	0.26	0.23	66	0.76	0.31	87	1.26	0.30	97
	90+ days past due		0	0.02	43	0.01	0.03	49	0	0.03	45	0.01	0.05	41	0.02	0.05	54
	Nonaccrual.....		0.33	0.64	35	0.46	0.75	36	0.48	0.75	41	0.66	0.83	49	0.31	0.76	29
Individuals	30–89 days past due		0.67	0.55	68	0.57	0.58	50	0.96	0.83	65	0.94	0.83	54	0.94	0.84	56
	90+ days past due		0	0.07	43	0.10	0.13	60	0.07	0.14	52	0.07	0.17	52	0.06	0.16	53
	Nonaccrual.....		0.57	0.18	90	0.48	0.22	79	0.52	0.28	80	0.45	0.17	85	0.41	0.23	75
Depository institution loans	30–89 days past due			0			0.03			0			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due		0.23	0.16	72	1.15	0.31	86	0.71	0.17	87	0.56	0.24	78	1.02	0.17	91
	90+ days past due		0	0	44	0	0.03	40	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		1.42	0.69	80	2.61	0.80	83	1.90	0.49	87	3.13	0.67	90	1.91	0.75	83
Foreign governments	30–89 days past due			0.01			0			0			0.07			0.01	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.04			0.02			0.09			0.03			0.06	
Other loans and leases	30–89 days past due		0.08	0.11	65	0.04	0.14	50	0.02	0.18	43	0.11	0.20	53	0.11	0.17	57
	90+ days past due		0	0.01	35	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	69
	Nonaccrual.....		0.02	0.13	50	0.05	0.15	53	0.02	0.15	45	0.09	0.13	60	0.08	0.14	58

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
1–4 family	30–89 days past due	0.42	0.35	67	1.14	0.60	80	0.40	0.65	32	0.98	0.67	76	0.95	0.71	72
	90+ days past due	0.02	0.27	48	0.02	0.29	50	0.03	0.33	48	0.02	0.31	43	0.04	0.46	40
	Nonaccrual	1.41	0.82	83	1.18	0.84	75	1.68	0.89	85	1.03	0.73	74	1.04	0.86	67
Revolving	30–89 days past due	0.56	0.29	84	0.33	0.40	47	0.63	0.48	66	0.91	0.45	88	0.61	0.50	63
	90+ days past due	0	0.02	34	0	0.03	31	0	0.03	62	0	0.05	24	0.02	0.05	59
	Nonaccrual	1.48	1.05	76	1.53	1.27	73	1.56	1.13	76	0.99	1	68	0.98	1.17	66
Closed-end	30–89 days past due	0.41	0.36	68	1.23	0.61	83	0.38	0.65	32	0.99	0.70	75	1.01	0.75	74
	90+ days past due	0.02	0.29	48	0.03	0.33	51	0.03	0.38	51	0.02	0.35	47	0.04	0.53	40
Junior lien	30–89 days past due	1.40	0.77	84	1.14	0.81	75	1.69	0.87	84	1.03	0.70	77	1.05	0.84	69
	Nonaccrual	0.01	0.01	48	0.03	0.02	76	0.04	0.02	82	0.08	0.02	91	0.08	0.03	90
	90+ days past due	0	0	36	0	0	31	0	0	65	0	0	29	0	0	53
	Nonaccrual	0.11	0.04	86	0.12	0.05	83	0.13	0.04	89	0.15	0.04	90	0.15	0.06	82
Commercial real estate	30–89 days past due	0.21	0.14	70	0.58	0.23	87	0.72	0.26	88	0.56	0.18	93	0.58	0.17	93
	90+ days past due	0	0.01	51	0	0.02	48	0	0.02	54	0	0.03	45	0.02	0.03	68
	Nonaccrual	0.37	0.52	46	0.56	0.43	67	0.75	0.62	65	0.58	0.23	86	0.55	0.28	86
Construction and development	30–89 days past due	0.53	0.12	88	0.47	0.24	78	0.41	0.28	72	1.03	0.28	88	0.64	0.21	87
	90+ days past due	0	0.01	76	0	0.01	34	0	0.01	74	0	0.02	33	0	0.02	67
1–4 family	Nonaccrual	0.51	0.36	78	0.78	0.25	87	0.55	0.41	77	0.42	0.20	83	0.44	0.19	83
	30–89 days past due	0.13	0.02	92	0.23	0.04	90	0.10	0.03	83	0.44	0.06	93	0.21	0.06	83
	90+ days past due	0	0	44	0	0	42	0	0	42	0	0	41	0	0	43
Other	Nonaccrual	0.18	0.02	92	0.10	0.04	85	0.12	0.03	89	0.13	0.02	93	0.11	0.02	89
	30–89 days past due	0.40	0.07	89	0.24	0.17	76	0.31	0.22	73	0.59	0.20	83	0.43	0.13	84
	90+ days past due	0	0	82	0	0	38	0	0	84	0	0.01	35	0	0.02	72
	Nonaccrual	0.33	0.29	74	0.68	0.18	88	0.43	0.35	74	0.29	0.17	83	0.33	0.15	79
Multifamily	30–89 days past due	0	0.06	28	0.20	0.08	80	0.06	0.09	60	0.03	0.08	55	0.57	0.10	93
	90+ days past due	0	0	44	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0.18	0.14	73	0.06	0.08	56	0.11	0.11	66	0.03	0.05	59	0.05	0.08	57
Nonfarm non-residential	30–89 days past due	0.13	0.14	61	0.66	0.20	89	0.92	0.23	91	0.47	0.14	92	0.57	0.17	94
	90+ days past due	0	0.01	29	0	0.02	58	0	0.02	60	0	0.03	49	0.03	0.03	72
Owner Occupied	Nonaccrual	0.34	0.66	35	0.54	0.55	58	0.91	0.80	61	0.69	0.28	87	0.65	0.30	82
	30–89 days past due	0.07	0.04	74	0.49	0.07	97	0.21	0.07	88	0.25	0.07	94	0.29	0.09	94
	90+ days past due	0	0	34	0	0.01	30	0	0	33	0	0.01	26	0.01	0.01	59
Other	Nonaccrual	0.21	0.25	50	0.33	0.24	62	0.78	0.27	91	0.58	0.16	94	0.55	0.17	93
	30–89 days past due	0.06	0.09	62	0.17	0.11	76	0.70	0.14	92	0.23	0.07	90	0.28	0.07	92
	90+ days past due	0	0.01	36	0	0.01	69	0	0.01	72	0	0.01	61	0.02	0.01	78
	Nonaccrual	0.14	0.40	35	0.21	0.24	57	0.12	0.44	32	0.11	0.10	61	0.11	0.13	60
Farmland	30–89 days past due	0.37	0.11	83	0.26	0.31	68	0.21	0.11	79	0.23	0.23	66	0.50	0.25	80
	90+ days past due	0	0	45	0	0.03	40	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0.83	1.10	63	1.25	1.24	60	0.79	1.13	58	2.02	0.84	78	1.35	1.23	71
Credit card	30–89 days past due	0.98	0.63	78	1.33	0.90	75	1.11	0.95	61	1.45	1.19	68	1.38	1.22	60
	90+ days past due	0.05	0.39	33	1.19	0.76	67	0.77	0.63	54	0.71	0.78	44	0.63	0.73	46
	Nonaccrual	0.76	0.08	93	0.08	0.09	77	0.02	0.05	79	0.68	0.11	89	1.03	0.09	92

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	220,598	222,111	220,661	222,014	307,041										
Retained earnings	2,172,985	1,817,286	1,954,276	1,847,516	1,693,467										
Accumulated other comprehensive income (AOCI)	17,700	66,363	73,706	21,652	-29,113										
Common equity tier 1 minority interest	167	167	167	167	167										
Common equity tier 1 capital before adjustments/deductions	2,411,450	2,105,927	2,248,810	2,091,349	1,971,562										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	466,324	473,932	469,856	478,233	485,593										
Accumulated other comprehensive income-related adjustments	17,700	66,363	73,706	21,652	-29,113										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,927,426	1,565,632	1,705,248	1,591,464	1,515,082										
Adjustments and deductions for common equity tier 1 capital	0	0	0	178,686	177,961										
Common equity tier 1 capital	1,927,426	1,565,632	1,705,248	1,412,778	1,337,121										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	64,594	64,594	64,594	64,594	125,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	369	380	375	385	396										
Additional tier 1 capital before deductions	64,963	64,974	64,969	64,979	125,396										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	64,963	64,974	64,969	64,979	125,396										
Tier 1 Capital	1,992,389	1,630,606	1,770,217	1,477,757	1,462,517										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	150,000	130,000	150,000	120,000	48,000										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	201,984	195,439	201,614	161,837	138,626										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity				0	0										
Tier 2 capital before deductions	351,984	325,439	351,614	281,837	186,626										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	351,984	325,439	351,614	281,837	186,626										
Exited advanced approach tier 2 capital															
Total capital	2,344,373	1,956,045	2,121,831	1,759,594	1,649,143										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	26,231,001	22,845,759	24,253,885	19,571,273	18,673,081										
Less: Deductions from common equity tier 1 capital	466,324	473,932	469,856	656,919	663,554										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	25,764,677	22,371,827	23,784,029	18,914,354	18,009,527										
Total risk-weighted assets	16,147,911	15,610,785	16,064,061	14,563,512	13,546,350										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	11.94	12.66	45	10.03	11.98	22	10.62	12.35	27	9.70	12.11	14	9.87	12.09	12
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	12.34	13.44	37	10.45	12.72	13	11.02	13.08	18	10.15	12.78	10	10.80	12.85	16
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	14.52	15.42	40	12.53	14.77	9	13.21	15.23	14	12.08	14.36	9	12.17	14.45	10
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	7.73	9.11	15	7.29	9.03	7	7.44	9.13	6	7.81	9.76	7	8.12	9.71	10
Supplementary leverage ratio, advanced approaches HCs		6.95			8.42			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		13,599			8,483			20,469			14,963			15,644		60.31	86.52
Other insurance activities income		13,599			8,483			20,469			14,963			15,644		60.31	86.52
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		68,972			67,528			68,284			66,756			65,160		2.14	1018.40

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	52.30			54.79			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	47.70			45.21			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets	13.29			11.01			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income	1.99	0.37	89	1.62	0.39	85	1.66	0.41	86	1.26	0.47	82	1.38	0.47	84			
Premium income / Insurance activities revenue	0	3.14	41	0	3.04	40	0	2.84	40	0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income	30.92			40.01			38.23			34.91			44.54					
Other premium income / Total premium income	69.08			59.99			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C)	21.10			7.42			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H)	5.07			-31.13			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums	-395.05			620.37			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	3.15	11.54	20	3.68	11.35	22	3.38	11.03	24	4.10	11.51	24	4.09	10.22	24			
Broker-Dealer Activities				0			0			0			0					
Net assets of broker-dealer subsidiaries (\$000)	0	0.47	38	0	0.73	37	0	0.75	37	0	1.39	34	0	1.79	34			
Net assets of broker-dealer subsidiaries / Consolidated assets	0																	

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans		0.64			0.93			0.87			1.25			1.17	
Cost: Interest-bearing deposits.....		0.12			0.59			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			5.29			5.18			27.03			27.29	
Commercial and industrial loans		1.03			0.59			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....		-1.19			10.27			-2.40			22.48			7.24	
Total selected assets.....		3.19			5.10			2.04			12.40			3.24	
Deposits		9.07			10.22			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		2,449,573	2,408,137	2,495,050	2,367,016	2,345,141	1.72	9.26
1–4 family residential loans		2,449,573	2,408,137	2,495,050	2,367,016	2,345,141	1.72	9.26
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		9.33	10.36	10.23	12.16	12.62		
1–4 family residential loans		9.33	10.36	10.23	12.16	12.62		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)		37.57	36.58	36.97	37.41	37.61		
1–4 family residential loans		2.29	2.45	2.34	2.85	3.21		
Home equity lines		0.90	0.82	0.91	1.03	1.04		
Credit card receivables.....		8.86	8.76	8.75	9.28	8.90		
Auto loans and other consumer loans.....		16.36	18.90	17.56	14.19	13.23		
Commercial and industrial loans		34.02	32.49	33.47	35.23	36		

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
	Percent of Total Securitization Activities by Type						
Retained credit exposure.....	0	0	0	0	0	0	
1–4 family residential loans.....	0	0	0	0	0	0	
Home equity lines.....							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....							
All other loans and leases.....							
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0	0	
Seller's interest carried as securities and loans	0	0	0	0	0	0	
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	0	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0.12	0.20	0.19	0.16	0.15		
Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	38,025	30,244	32,427	75,900	72,471	25.73	-39.18
Home equity lines.....	0	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	0	
Auto loans	0	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	38,025	30,244	32,427	75,900	72,471	25.73	-39.18
90+ Days Past Due Securitized Assets							
1–4 family residential loans	95,842	29,230	73,501	24,519	25,691	227.89	247.67
Home equity lines.....	0	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	0	
Auto loans	0	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	0	
Total 90+ days past due securitized assets	95,842	29,230	73,501	24,519	25,691	227.89	247.67
Total past due securitized assets.....	133,867	59,474	105,928	100,419	98,162	125.08	48.59
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	0	
Auto loans	0	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	1.55	1.26	1.30	3.21	3.09
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	1.55	1.26	1.30	3.21	3.09
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	3.91	1.21	2.95	1.04	1.10
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	3.91	1.21	2.95	1.04	1.10
Total past due securitized assets percent of securitized assets	5.46	2.47	4.25	4.24	4.19
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.85	1.24	0.74	1.88	1.88
Home equity lines	0.56	0.33	0.63	0.91	0.61
Credit card receivables	0.98	1.33	1.11	1.45	1.38
Commercial and industrial loans	0.27	0.29	0.26	0.76	1.26
All other loans and leases	0.31	0.53	0.70	0.58	0.63
Total managed loans past due 30–89 days	0.52	0.74	0.64	1.11	1.19
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.53	0.48	1.18	0.43	0.49
Home equity lines	0	0	0	0	0.02
Credit card receivables	0.05	1.19	0.77	0.71	0.63
Commercial and industrial loans	0	0.01	0	0.01	0.02
All other loans and leases	0	0	0	0	0.01
Total managed loans past due 90+ days	0.58	0.19	0.45	0.17	0.20
Total Past Due Managed Assets	1.10	0.93	1.08	1.28	1.39
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0.02	0.01	0.01	0.02	0
Home equity lines	0.13	0.04	0.02	0.07	0.08
Credit card receivables	2.59	4.76	3.86	4.20	3.90
Commercial and industrial loans	-0.03	0.16	0.38	0.17	0.10
All other loans and leases	0.28	0.31	0.29	0.39	0.27
Net Losses on Managed Assets Percent of Total Managed Assets	0.15	0.20	0.23	0.25	0.18

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries		62	62	124	124	124	0.00	0.00
Dividends		62	62	124	124	124	0.00	0.00
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		0	300	300	0	0	-100.00	
Dividends		0	300	300	0	0	-100.00	
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies		10,015	1,804	1,819	57,019	532	455.16	896.52
Dividends		10,000	1,800	1,800	57,000	500	455.56	900.00
Interest		15	4	19	19	32	275.00	200.00
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		10,077	2,166	2,243	57,143	656	365.24	844.42
Securities gains (losses)		0	0	0	0	0		
Other operating income		2	-185	-184	1,500	1,464		-98.10
Total operating income		10,079	1,981	2,059	58,643	2,120	408.78	759.98
Operating Expenses								
Personnel expenses		141	139	284	262	243	1.44	19.49
Interest expense		1,668	1,800	3,386	2,284	2,870	-7.33	-24.25
Other expenses		-2,842	8,059	6,119	6,101	911		
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		-1,033	9,998	9,789	8,647	4,024		
Income (loss) before taxes		11,112	-8,017	-7,730	49,996	-1,904		
Applicable income taxes (credit)		330	-2,593	-2,662	-1,712	-572		
Extraordinary items								
Income before undistributed income of subsidiaries		10,782	-5,424	-5,068	51,708	-1,332		
Equity in undistributed income of subsidiaries		209,771	-26,563	111,938	108,752	186,652		457.62
Bank subsidiaries		0	0	0	0	0		
Nonbank subsidiaries		0	-190	-190	-197	113		
Subsidiary holding companies		209,771	-26,373	112,128	108,949	186,539		457.28
Net income (loss)		220,553	-31,987	106,870	160,460	185,320		589.72
Memoranda								
Bank net income		62	62	124	124	124	0.00	0.00
Nonbank net income		0	110	110	-197	113	-100.00	
Subsidiary holding companies' net income		219,771	-24,573	113,928	165,949	187,039		468.74

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		2,073	0.08	2,073	0.09	2,073	0.08	2,073	2,073	0.00	0.00
Common and preferred stock		2,073	0.08	2,073	0.09	2,073	0.08	2,073	2,073	0.00	0.00
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries		0	0	336	0.01	0	0	527	724	-100.00	-100.00
Common and preferred stock		0	0	336	0.01	0	0	527	724	-100.00	-100.00
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies		2,589,906	98.06	2,285,955	98.55	2,434,244	98.12	2,262,692	2,101,075	13.30	56.33
Common and preferred stock		2,589,906	98.06	2,285,955	98.55	2,434,244	98.12	2,262,692	2,101,075	13.30	56.33
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0		
Securities		0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		19,492	0.74	11,984	0.52	27,939	1.13	2,988	2,652	62.65	1913.64
Cash and due from unrelated depository institution		6,839	0.26	6,840	0.29	6,840	0.28	11,284	110,888	-0.01	
Premises, furnishings, fixtures and equipment		199	0.01	669	0.03	368	0.01	971	1,574	-70.25	-93.58
Intangible assets		0	0	0	0	0	0	0	0		-100.00
Other assets		22,681	0.86	11,837	0.51	9,366	0.38	7,301	5,593	91.61	20.22
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		2,641,190	100.00	2,319,694	100.00	2,480,830	100.00	2,287,836	2,224,579	13.86	56.61
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0		
Subordinated notes and debentures		150,000	5.68	130,000	5.60	150,000	6.05	120,000	120,000	15.38	25.00
Other liabilities		15,311	0.58	19,340	0.83	17,593	0.71	12,059	8,039	-20.83	-20.64
Balance due to subsidiaries and related institutions		0	0	0	0	0	0	0	0		-100.00
Total liabilities		165,311	6.26	149,340	6.44	167,593	6.76	132,059	128,039	10.69	-31.84
Equity Capital		2,475,879	93.74	2,170,354	93.56	2,313,237	93.24	2,155,777	2,096,540	14.08	71.47
Perpetual preferred stock (income surplus)		64,595	2.45	64,595	2.78	64,595	2.60	64,595	125,000	0.00	
Common stock		16	0	16	0	16	0	15	16	0.00	6.67
Common surplus		220,582	8.35	222,094	9.57	220,645	8.89	221,999	307,025	-0.68	120.04
Retained earnings		2,172,986	82.27	1,817,286	78.34	1,954,276	78.78	1,847,516	1,693,612	19.57	66.02
Accumulated other comprehensive income		17,700	0.67	66,363	2.86	73,705	2.97	21,652	-29,113	-73.33	-49.12
Other equity capital components		0	0	0	0	0	0	0	0		
Total liabilities and equity capital		2,641,190	100.00	2,319,694	100.00	2,480,830	100.00	2,287,836	2,224,579	13.86	56.61
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	0		-100.00
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0		-100.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital.....	18.76	12.64	87	-3	4.33	13	4.91	7.29	24	7.46	9.68	18	9.61	10.40	39
Bank net income / Average equity investment in banks	5.98	12.37	4	5.98	4.55	54	5.98	7.45	30	5.98	10.51	8	5.98	11.19	6
Nonbank net income / Average equity investment in nonbanks		13.40		47.76	7.01	96	39.80	9.75	90	-29.03	7.89	1	6.08	7.10	52
Subsidiary HCs net income / Average equity investment in sub HCs.....	17.62	11.92	75	-2.18	5.62	8	4.93	7.01	37	7.53	8.55	46	9.56	8.78	51
Bank net income / Parent net income	0.03	96.24	9		91.35		0.12	88.16	11	0.08	82.22	15	0.07	82.56	17
Nonbank net income / Parent net income	0	3.10	15		6.35		0.10	3.59	35		5.93		0.06	3.78	35
Subsidiary holding companies' net income / Parent net income	99.65	67.52	70		71.95		106.60	68.34	80	103.42	74	80	100.93	72.48	73
Leverage															
Total liabilities / Equity capital	6.68	16.87	25	6.88	20.37	27	7.24	20.06	26	6.13	20.43	25	6.11	20.88	28
Total debt / Equity capital	6.06	11.60	44	5.99	14.50	43	6.48	14.41	41	5.57	14.31	45	5.72	14.69	46
Total debt + notes payable to subs that issued TPS / Equity capital	6.06	13.82	29	5.99	16.78	27	6.48	16.67	26	5.57	16.36	28	5.72	17.10	30
Total debt + Loans guaranteed for affiliate / Equity capital	6.06	11.69	43	5.99	14.81	42	6.48	14.68	41	5.57	14.56	44	5.72	15.14	45
Total debt / Equity capital – excess over fair value	6.06	11.71	44	5.99	14.64	43	6.48	14.52	41	5.57	14.51	45	5.72	14.81	46
Long-term debt / Equity capital	6.06	11.05	44	5.99	13.39	44	6.48	13.56	42	5.57	13.04	46	5.72	13.37	47
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	32.33	39.10	38	33.10	29.33	55	32.70	34.67	47	31.41	28.44	56	29.01	28.63	53
Double Leverage															
Equity investment in subs / Equity capital	104.69	103.07	62	105.44	103.11	67	105.32	102.81	67	105.08	103.22	61	100.35	103.10	39
Total investment in subs / Equity capital.....	104.69	108.26	51	105.44	110.49	53	105.32	110.16	52	105.08	111.07	46	100.35	112.48	27
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.26	0.25	55		0.67		1.15	0.47	78	0.68	0.36	68	0.04	0.35	39
Equity investment in subs – equity cap / Net income-div (X).....	0.27	0.83	21		3.93		1.19	1.82	46	0.71	1.22	39	0.04	1.22	4
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	835.60	138.64	96	105.96	143.95	43	77.12	136.59	16	431.97	177.68	92	34.28	162.34	5
Cash from ops + noncash items + op expense / Op expense + dividend	-1,093.14	130.64	0	124.13	154.33	49	108.21	147.24	31	432.91	190.27	93	51.35	174.91	6
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-1,301.59	103.17	0	205.66	148.07	72	293.98	134.08	92	-484.34	116.34	0	198.32	103.19	92
Pretax operating income + interest expense / Interest expense	766.19	1,479.01	41	-345.39	2,733.67	0	-128.29	2,016.32	1	2,288.97	1,968.54	74	33.66	2,898.75	7
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	766.19	1,667.11	40	-345.39	1,374.36	0	-128.29	1,539.23	0	2,288.97	1,632.83	75	64.86	1,369.37	6
Dividends + interest from subsidiaries / Interest expense + dividends	287.09	153.06	84	59.39	169.52	17	31.59	150.43	5	646.41	210.80	94	7.29	188.90	2
Fees + other income from subsidiaries / Salary + other expenses.....	0	12.78	34	0	15.95	30	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X).....	119.74	41.77	90		27.95		28.77	35.64	69	24.48	57.11	50	30.23	33.93	61
Other Ratios															
Net assets that reprice within 1 year / Total assets	0.94	3.64	38	0.81	3.69	41	1.35	3.85	41	0.62	2.64	41	5.10	2.61	73
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due					0.21			0.05			0.10			0.04	
Nonaccrual.....					0.96			0.97			1.03			0.54	
Total					1.17			1.02			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries.....	0	1.79	15	0	2.90	29	0	2.66	14	0	5.62	27	0	5.50	27
Combined thrift assets (reported only by bank holding companies).....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Payout Ratios — Parent																
Dividends declared / Income before undistributed income.....	17.08	78.46	13		73.92			81.10		12.68	57.84	9		57.26		
Dividends declared / Net income	0.84	25.30	10		60.26			3.48	42.29	10	4.09	33.08	11	3.31	27.33	11
Net income – dividends / Average equity.....	18.60	9.64	90	-3.17	1.15	17	4.74	4.14	58	7.15	6.46	59	9.29	7.33	76	
Percent of Dividends Paid																
Dividends from bank subsidiaries	3.37	139.49	19	3.36	166.94	22	3.34	132.17	17	1.89	178.13	18	2.02	157.73	19	
Dividends from nonbank subsidiaries	0	3.97	27	16.24	3.69	88	8.08	3.41	80	0	7.53	19	0	7.13	23	
Dividends from subsidiary holding companies.....	542.89	6.36	98	97.46	3.84	94	48.47	4.85	91	869.43	21.40	99	8.16	16.86	85	
Dividends from all subsidiaries	546.25	193.08	90	117.05	205.70	39	59.88	174.85	14	871.32	260.40	93	10.18	215.26	5	
Payout Ratios — Subsidiaries:																
Percent of Bank Net Income																
Dividends from bank subsidiaries	100	36.56	94	100	82.59	60	100	60.28	85	100	66.55	84	100	60.71	88	
Interest income from bank subsidiaries.....	0	0.11	25	0	0.58	21	0	0.36	20	0	0.54	18	0	0.52	18	
Management and service fees from bank subsidiaries	0	0.90	37	0	3.18	35	0	1.47	37	0	1.55	36	0	1.88	36	
Other income from bank subsidiaries.....	0	0	46	0	0.01	46	0	0	46	0	0	46	0	0	47	
Operating income from bank subsidiaries	100	38.35	93	100	98.26	58	100	62.88	81	100	69.36	80	100	63.43	84	
Percent of Nonbank Net Income																
Dividends from nonbank subsidiaries		54.17		272.73	52.25	92	272.73	56.39	92		82.95		0	51.40	17	
Interest income from nonbank subsidiaries.....		2.35		0	7.62	32	0	7.38	32		20.25		0	18.56	24	
Management and service fees from nonbank subsidiaries		0.63		0	1.87	40	0	0.86	39		1.92		0	2.96	38	
Other income from nonbank subsidiaries.....		0.08		0	0.22	46	0	0.16	46		1.06		0	0.15	48	
Operating income from nonbank subsidiaries		76.16		272.73	78.35	90	272.73	79.84	89		150.41		0	99.33	7	
Percent of Subsidiary Holding Companies' Net Income																
Dividends from subsidiary holding companies.....	4.55	31	40		55.04			1.58	43.51	33	34.35	61.23	34	0.27	48.56	30
Interest income from subsidiary holding companies	0.01	5.39	50		15.38			0.02	8.40	52	0.01	6.54	50	0.02	3.95	53
Management and service fees from subsidiary holding companies.....	0	0.37	45		0.95			0	0.44	45	0	0.36	46	0	0.43	46
Other income from subsidiary holding companies.....	0	-0.43	52		2.24			0	0.01	45	0	0.29	44	0	0.01	48
Operating income from subsidiary holding companies.....	4.56	39.64	25		73.61			1.60	55.20	28	34.36	76.49	30	0.28	61.19	23
Dependence on Subsidiaries:																
Percent of Total Operating Income																
Dividends from bank subsidiaries	0.62	67.82	23	3.13	66.84	25	6.02	69.76	19	0.21	67.32	21	5.85	65.18	25	
Interest income from bank subsidiaries.....	0	0.39	24	0	1.06	21	0	0.63	20	0	0.80	18	0	0.92	18	
Management and service fees from bank subsidiaries	0	2.08	36	0	2.32	36	0	1.87	37	0	1.81	36	0	2.01	37	
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47	
Operating income from bank subsidiaries	0.62	81.78	10	3.13	81.90	9	6.02	82.20	11	0.21	78.80	9	5.85	74.20	15	
Dividends from nonbank subsidiaries	0	2.67	26	15.14	2.05	90	14.57	1.95	92	0	2.65	19	0	2.57	23	
Interest income from nonbank subsidiaries.....	0	0.35	37	0	1.11	35	0	0.73	36	0	1.19	30	0	2.32	29	
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0.03	41	
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48	
Operating income from nonbank subsidiaries	0	6.48	17	15.14	6.25	82	14.57	4.70	86	0	7.29	11	0	7.64	14	
Dividends from subsidiary holding companies.....	99.22	2.43	98	90.86	1.08	97	87.42	2.53	96	97.20	4.52	97	23.58	5.15	87	
Interest income from subsidiary holding companies	0.15	0.01	93	0.20	0.17	91	0.92	0.11	92	0.03	0.20	88	1.51	0.37	89	
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49	
Operating income from subsidiary holding companies.....	99.37	3.96	96	91.07	4.06	94	88.34	4.56	92	97.23	6.08	95	25.09	6.79	85	
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13			83.37			87.87		
Loans and advances from subsidiaries / Total debt	0	28.31	13	0	33.86	11	0	27.08	12	0	28.33	11	0	26.53	12	